

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

In re:

JEFFREY W LAVOIE  
SUSAN M LAVOIE  
Debtor(s)

Case No. 10-35675-DOF

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Carl L. Bekofske, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2010.
- 2) The plan was confirmed on 01/12/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/28/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/27/2016.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$98,829.41.
- 10) Amount of unsecured claims discharged without payment: \$80,521.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor	\$199,238.78
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$199,238.78</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,110.85
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,107.60
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$15,218.45</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK USA, N.A.	Unsecured	3,723.24	3,994.04	3,994.04	2,278.82	0.00
CHASE BANK USA, N.A.	Unsecured	1,479.00	1,535.27	1,535.27	875.96	0.00
CLERK OF THE COURT	Unsecured	1,086.00	1,294.52	1,294.52	738.60	0.00
CLERK OF THE COURT	Unsecured	37,722.00	49,738.99	49,738.99	28,378.85	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	8,779.00	8,895.88	8,895.88	5,075.59	0.00
DTE ENERGY	Unsecured	1,086.58	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Secured	0.00	8,874.00	0.00	0.00	0.00
FORD MOTOR CREDIT CO	Unsecured	9,465.00	NA	NA	0.00	0.00
HSBC MORTGAGE USA	Secured	49,081.00	NA	NA	0.00	0.00
HSBC MORTGAGE USA	Secured	0.00	NA	NA	0.00	0.00
LOWES	Unsecured	1,020.44	NA	NA	0.00	0.00
PETE FERRANTE	Unsecured	0.00	16,615.61	16,615.61	9,480.13	0.00
PHH MORTGAGE CORPORATION	Secured	201,211.00	205,726.33	0.00	0.00	0.00
PHH MORTGAGE CORPORATION	Secured	0.00	7,043.92	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,427.00	7,594.63	7,594.63	4,333.16	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,498.00	14,587.62	14,587.62	8,323.05	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	8,038.73	8,038.73	8,038.73	4,586.54	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	587.68	587.68	587.68	335.31	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,167.00	1,167.35	1,167.35	666.04	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,638.00	7,699.53	7,699.53	4,393.01	0.00
RICHARD LAVOIE	Unsecured	2,000.00	NA	NA	0.00	0.00
SETERUS, INC.	Secured	4,690.65	3,402.10	3,402.10	3,402.10	0.00
SETERUS, INC.	Secured	191,451.00	100,739.14	100,739.14	100,739.14	0.00
TELCOM CREDIT UNION	Secured	7,721.00	6,535.07	6,535.07	6,535.07	956.24
THD/CBSD	Unsecured	8,038.00	NA	NA	0.00	0.00
TIMOTHY STROSER, DDS	Unsecured	3,800.00	NA	NA	0.00	0.00
WEINSTEIN & RILEY, PS	Unsecured	1,079.00	1,150.40	1,150.40	656.37	0.00
WEINSTEIN & RILEY, PS	Unsecured	3,972.00	3,972.18	3,972.18	2,266.35	0.00
ZALES/CBSD	Unsecured	627.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$100,739.14	\$100,739.14	\$0.00
Mortgage Arrearage	\$3,402.10	\$3,402.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,535.07	\$6,535.07	\$956.24
<b>TOTAL SECURED:</b>	<b>\$110,676.31</b>	<b>\$110,676.31</b>	<b>\$956.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$126,872.43</b>	<b>\$72,387.78</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$15,218.45</u>
Disbursements to Creditors	<u>\$184,020.33</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$199,238.78</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2016

By: /s/ Carl L. Bekofske

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**